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positioned in the opening portion, the opening portion having at least one step portion formed on its inside surface.

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10. (Amended) A semiconductor device comprising:
a semiconductor element having a plurality of electrodes;
an interconnect pattern electrically connected to the electrodes;
external terminals electrically connected to the interconnect pattern; and
a plurality of insulating layers formed around the external terminals on the
interconnect pattern, the insulating layers including an upper layer and a lower layer of
different characteristics, the upper and lower layers made of resin.

B3

13. (Amended) A semiconductor device comprising:
a semiconductor element having a plurality of electrodes;
an interconnect pattern electrically connected to the electrodes; and
external terminals electrically connected to the interconnect pattern;
wherein the interconnect pattern is formed on an insulating layer which includes an
upper layer and a lower layer of different characteristics and has protrusions and depressions,
the upper and lower layers made of resin; and
wherein the external terminals are formed in the depressions.

B4

21. (Twice Amended) A circuit board on which is mounted a semiconductor
device comprising:
a semiconductor element having a plurality of electrodes;
an interconnect pattern electrically connected to the electrodes;
external terminals electrically connected to the interconnect pattern; and

a plurality of insulating layers formed around the external terminals on the interconnect pattern, the insulating layers made of resin, the insulating layers respectively having holes formed therein to form an opening portion, each of the external terminals positioned in the opening portion, the opening portion having at least one step portion formed on its inside surface.

22. (Twice Amended) A circuit board on which is mounted a semiconductor device comprising:

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a semiconductor element having a plurality of electrodes;
an interconnect pattern electrically connected to the electrodes; and
external terminals electrically connected to the interconnect pattern,
wherein the interconnect pattern is formed on an insulating layer which includes an upper layer and a lower layer of different characteristics and has protrusions and depressions, the upper and lower layers made of resin; and
wherein the external terminals are formed in the depressions.

23. (Twice Amended) An electronic instrument having a semiconductor device comprising:

a semiconductor element having a plurality of electrodes;
an interconnect pattern electrically connected to the electrodes;
external terminals electrically connected to the interconnect pattern; and
a plurality of insulating layers formed around the external terminals on the interconnect pattern, the insulating layers made of resin, the insulating layers respectively having holes formed therein to form an opening portion, each of the external terminals

positioned in the opening portion, the opening portion having at least one step portion formed on its inside surface.

24. (Twice Amended) An electronic instrument having a semiconductor device comprising:

a semiconductor element having a plurality of electrodes;
an interconnect pattern electrically connected to the electrodes; and
external terminals electrically connected to the interconnect pattern,
wherein the interconnect pattern is formed on an insulating layer which includes an upper layer and a lower layer of different characteristics and has protrusions and depressions, the upper and lower layers made of resin; and
wherein the external terminals are formed in the depressions.

Please add new Claims 37 and 38 as follows:

--37. A circuit board on which is mounted a semiconductor device comprising:
a semiconductor element having a plurality of electrodes;
an interconnect pattern electrically connected to the electrodes;
external terminals electrically connected to the interconnect pattern; and
a plurality of insulating layers formed around the external terminals on the
interconnect pattern, the insulating layers including an upper layer and a lower layer of
different characteristics, the upper and lower layers made of resin.--

--38. An electronic instrument having a semiconductor device comprising:
a semiconductor element having a plurality of electrodes;
an interconnect pattern electrically connected to the electrodes;